

FORM B1	UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TEXAS AUSTIN DIVISION	Voluntary Petition																							
Name of Debtor (if individual, enter Last, First Middle): Karst, Joseph P.	Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle): Karst, Priscilla J.																								
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): fdba Karst Construction Services, Inc.																								
Social Security/Tax Identification No. (if more than one, state all): 422-64-1015	Social Security/Tax Identification No. (if more than one, state all): 439-02-8147																								
Street Address of Debtor (No. and Street, City, State and Zip Code): 5906 Purgatory Road San Marcos, TX 78666	Street Address of Joint Debtor (No. and Street, City, State and Zip Code): 5906 Purgatory Road San Marcos, TX 78666																								
County of Residence or of the Principal Place of Business: Hays	County of Residence or of the Principal Place of Business: Hays																								
Mailing Address of Debtor (if different from street address): 5906 Purgatory Road San Marcos, TX 78666	Mailing Address of Joint Debtor (if different from street address): 5906 Purgatory Road San Marcos, TX 78666																								
Location of Principal Assets of Business Debtor (if different from street address above):																									
Information Regarding the Debtor (Check the Applicable Boxes)																									
Venue (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.																									
Type of Debtor (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Other _____ <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Section 304 - Case ancillary to foreign proceeding <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13																								
Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.																								
Chapter 11 Small Business (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined by 11 U.S.C. Sec. 101. <input type="checkbox"/> Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		THIS SPACE IS FOR COURT USE ONLY																							
Statistical/Administrative Information (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.																									
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: right;">Estimated Number of Creditors</td> <td style="text-align: center;">1-15 ..</td> <td style="text-align: center;">16-49 <input checked="" type="checkbox"/></td> <td style="text-align: center;">50-99 ..</td> <td style="text-align: center;">100-199 ..</td> <td style="text-align: center;">200-999 ..</td> <td style="text-align: center;">1000-Over ..</td> </tr> </table>			Estimated Number of Creditors	1-15 ..	16-49 <input checked="" type="checkbox"/>	50-99 ..	100-199 ..	200-999 ..	1000-Over ..																
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<input checked="" type="checkbox"/>																									

Voluntary Petition (page 2)

(This page must be completed and filed in every case)

Name of Debtor(s): **Joseph P. Karst
Priscilla J. Karst****Prior Bankruptcy Case(s) Filed Within Last 6 Years** (If more than two, attach additional sheet)

Location Where Filed:	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:	Case Number:	Date Filed:
District:	Relationship:	Judge:

Signatures**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Joseph P. Karst
Joseph P. Karst**X** /s/ Priscilla J. Karst
Priscilla J. Karst

Telephone Number (If not represented by an attorney)

09/06/2002

Date

Signature of Attorney**X** /s/ Fay Cliett Gillham
Fay Cliett GillhamBar No. **04382170****Law Offices of Fay Cliett Gillham
118 North LBJ
San Marcos, Texas 78666**Phone No. (512) 392-3300Fax No. (512) 392-333409/06/2002

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X _____

Printed Name of Authorized Individual

Title of Authorized Individual

09/06/2002

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

.. Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/ Fay Cliett Gillham
Fay Cliett Gillham09/06/2002

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

.. Yes, and Exhibit C is attached and made a part of this petition.

b No**Signature of Non-Attorney Petition Preparer**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer_____
Social Security Number**Address**

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X _____

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst, Debtor**
Priscilla J. Karst, Joint Debtor

CASE NO

CHAPTER **7**

SCHEDULE A (REAL PROPERTY)

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1/32 undivided share in estate Priscilla Karst owns 1/32 undivided share in grandmother's farm property, or: 18.37 acres of 245 total acres on farm no. 1; 9.77 acres of 97 total acres on farm no. 2.	inheritance	C	Unknown	\$0.00
			\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on Hand	C	\$50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.		San Antonio Federal Credit Union P.O. Box 1356 San Antonio, TX 78295-1356 Account: 314088285 0017262726	C	\$1,950.00
		Internal Revenue Service uncashed check for refund on 2001 taxes	C	\$2,300.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		2 sofas, 1 love seat, 3 side chairs, 2 coffee tables, 3 end tables, cd player, color tv, stereo, stereo cabinet, 11 lamps, computer vcr, desk, stove refrigerator kitchen appliances, pots and pans, kitchenware, various crystal pieces, buffet, tea cart, 4 silver pieces, 5 beds, 4 dressers, 3 chests, 5 night stands, 4 clocks, 2 chairs, towels and linens, washer, dryer, freezer, electric tools, lawn mower, tool box	C	\$3,763.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Victrola - 300.00; 2 wall/mantel clocks - 300.00; various pictures - 100.00	C	\$700.00
6. Wearing apparel.		Casual and business attire for two	C	\$500.00
7. Furs and jewelry.		1 watch, 2 wedding rings, 2 rings, costume jewelry	C	\$235.00
8. Firearms and sports, photographic, and other hobby equipment.		.38 Special	C	\$75.00
		2 tennis racquets, 2 baseball gloves, treadmill, nordic track	C	\$65.00
Total >				\$9,638.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Monumental Life, 002008867 - 127,000.00 - Priscilla Monumental Life, 002053360 - 52,000.00 - Priscilla Security Benefit, 55877370 - 41,000.00 - Priscilla Security Benefit, 56542340 - 32,000.00 - Priscilla Monumental Life, 002053359 - 138,000 - Joseph Monumental Life, 002008866 - 144,000 - Joseph Security Benefit, 55877050 - 56,000 - Joseph	C	\$0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
Total >				\$9,638.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		Expected final distribution from Estate of Esther Askern, deceased, payable at rate of \$1000.00 per month	C	\$10,000.00
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		Jeep Rangler 1998	C	\$10,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Computer - Hewlett Packard	C	\$150.00
27. Machinery, fixtures, equipment, and supplies used in business.	X			
Total >				\$29,788.00

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
28. Inventory.	X			
29. Animals.		4 dogs and one cat - domestic pets	C	\$0.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total >				\$29,788.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☒ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

☐ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on Hand	11 U.S.C. Sec. 522(d)(5)	\$50.00	\$50.00
San Antonio Federal Credit Union P.O. Box 1356 San Antonio, TX 78295-1356 Account: 314088285 0017262726	11 U.S.C. Sec. 522(d)(5)	\$1,950.00	\$1,950.00
Internal Revenue Service uncashed check for refund on 2001 taxes	11 U.S.C. Sec. 522(d)(5)	\$2,300.00	\$2,300.00
2 sofas, 1 love seat, 3 side chairs, 2 coffee tables, 3 end tables, cd player, color tv, stereo, stereo cabinet, 11 lamps, computer vcr, desk, stove refrigerator kitchen appliances, pots and pans, kitchenware, various crystal pieces, buffet, tea cart, 4 silver pieces, 5 beds, 4 dressers, 3 chests, 5 night stands, 4 clocks, 2 chairs, towels and linens, washer, dryer, freezer, electric tools, lawn mower, tool box	11 U.S.C. Sec. 522(d)(3) 11 U.S.C. Sec. 522(d)(5)	\$3,763.00 \$0.00	\$3,763.00
Victrola - 300.00; 2 wall/mantel clocks - 300.00; various pictures - 100.00	11 U.S.C. Sec. 522(d)(3) 11 U.S.C. Sec. 522(d)(5)	\$700.00 \$0.00	\$700.00
Casual and business attire for two	11 U.S.C. Sec. 522(d)(3)	\$500.00	\$500.00
1 watch, 2 wedding rings, 2 rings, costume jewelry	11 U.S.C. Sec. 522(d)(4)	\$235.00	\$235.00
.38 Special	11 U.S.C. Sec. 522(d)(5)	\$75.00	\$75.00
		\$9,638.00	\$9,638.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Continuation Sheet No. 1

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2 tennis racquets, 2 baseball gloves, treadmill, nordic track	11 U.S.C. Sec. 522(d)(3)	\$65.00	\$65.00
Monumental Life, 002008867 - 127,000.00 - Priscilla	11 U.S.C. Sec. 522(d)(8)	\$0.00	\$0.00
Monumental Life, 002053360 - 52,000.00 - Priscilla			
Security Benefit, 55877370 - 41,000.00 - Priscilla			
Security Benefit, 56542340 - 32,000.00 - Priscilla			
Monumental Life, 002053359 - 138,000 - Joseph			
Monumental Life, 002008866 - 144,000 - Joseph	11 U.S.C. Sec. 522(d)(5)	\$7,700.00	\$10,000.00
Security Benefit, 55877050 - 56,000 - Joseph			
Expected final distribution from Estate of Esther Askern, deceased, payable at rate of \$1000.00 per month	11 U.S.C. Sec. 522(d)(5)	\$7,700.00	\$10,000.00
Jeep Rangler 1998	11 U.S.C. Sec. 522(d)(2)	\$2,775.00	\$10,000.00
	11 U.S.C. Sec. 522(d)(5)	\$7,225.00	
Computer - Hewlett Packard	11 U.S.C. Sec. 522(d)(3)	\$150.00	\$150.00
4 dogs and one cat - domestic pets	11 U.S.C. Sec. 522(d)(3)	\$0.00	\$0.00
	11 U.S.C. Sec. 522(d)(5)	\$0.00	
		\$27,488.00	\$29,788.00

IN RE: **Joseph P. Karst**
Debtor
Priscilla J. Karst
Joint Debtor

CASE NO _____
(If Known)

CHAPTER **7**

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

b Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #:		DATE INCURRED: NATURE OF LIEN:					
		COLLATERAL:					
		REMARKS:					
		COLLATERAL VALUE:					
ACCT #:		DATE INCURRED: NATURE OF LIEN:					
		COLLATERAL:					
		REMARKS:					
		COLLATERAL VALUE:					
ACCT #:		DATE INCURRED: NATURE OF LIEN:					
		COLLATERAL:					
		REMARKS:					
		COLLATERAL VALUE:					
ACCT #:		DATE INCURRED: NATURE OF LIEN:					
		COLLATERAL:					
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		COLLATERAL VALUE:					
ACCT #:		DATE INCURRED: NATURE OF LIEN:					
		COLLATERAL:					
		REMARKS:					
		COLLATERAL VALUE:					
ACCT #:		DATE INCURRED: NATURE OF LIEN:					
		COLLATERAL:					
		REMARKS:					
		COLLATERAL VALUE:					

No continuation sheets attached

Total for this Page (Subtotal) >
Running Total >

\$0.00	\$0.00
\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

.. Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

.. **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

.. **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,650 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

.. **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

.. **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

.. **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

.. **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

b Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

.. **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

.. **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment. The amounts shown above were effective beginning April 1, 2001.

IN RE: **Joseph P. Karst**
 Debtor
Priscilla J. Karst
 Joint Debtor

CASE NO _____
 (If Known)

CHAPTER **7**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 1

TYPE OF PRIORITY	Taxes
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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: 041553 Franklin County Collector of Taxes 300 E. Main At. Room 103 Union, Missouri 63084	C	DATE INCURRED: 2001 CONSIDERATION: Personal Property Taxes in Missouri REMARKS: Personal Property Taxes on 1993 Chevrolet Corvette and a 1996 Ford Bronco				\$631.45	\$631.45
ACCT #: 43-1751967 Internal Revenue Service 3636 South Geyer Rd., Ste 300 St. Louis, MO 63127	C	DATE INCURRED: 1997-2001 CONSIDERATION: 941 Taxes REMARKS:	X			\$103,721.97	\$81,129.78
ACCT #: 16159241 Missouri Department of Revenue P.O. Box 3330 Jefferson City, MO 65105-3330	C	DATE INCURRED: CONSIDERATION: State Taxes REMARKS:	X		X	\$12,916.32	\$12,916.32
ACCT #:		DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT #:		DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT #:		DATE INCURRED: CONSIDERATION: REMARKS:					
ACCT #:		DATE INCURRED: CONSIDERATION: REMARKS:					
Total for this Page (Subtotal) >						\$117,269.74	\$94,677.55
Running Total >						\$117,269.74	\$94,677.55

IN RE: **Joseph P. Karst**
 Debtor
Priscilla J. Karst
 Joint Debtor

CASE NO _____
 (If Known)

CHAPTER **7**

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

** Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4763234001419/4763234001112/20596-07118 Ameren UE P.O. Box 66529 Saint Louis, MO 63166-6529	C	DATE INCURRED: CONSIDERATION: Pre Petition Goods or Services REMARKS: 4763234001419 - 74.27 4763234001112 - 89.26 20596-07118 - 63.83				\$227.36
ACCT #: 26068590 AOL P.O. Box 29593 New York, NY 10087-9593	C	DATE INCURRED: CONSIDERATION: Pre Petition Goods or Services REMARKS:				\$76.70
ACCT #: 3753767036 AT&T P.O. Box 22111 Oklahoma City, OK 74121-2111	C	DATE INCURRED: CONSIDERATION: Pre Petition Goods or Services REMARKS:				\$153.31
ACCT #: 5178052197160357 Capital One Services P.O. Box 60000 Seattle, WA 98190-6000	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$59.00
ACCT #: 4388641720466450 Capital One Services P.O. Box 60000 Seattle, WA 98190-6000	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$418.49
ACCT #: Carpenter's District Council 1401 Hampton Avenue St. Louis MO 63139-3199	C	DATE INCURRED: CONSIDERATION: Union Benefits REMARKS:				\$5,314.60
ACCT #: 431626621 Famous-Barr P.O. Box 52015 Phoenix, AZ 85072-2015	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$459.20
Total for this Page (Subtotal) >						\$6,708.66
Running Total >						\$6,708.66

Debtor

Priscilla J. Karst

Joint Debtor

CASE NO

(If Known)

CHAPTER 7

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 2052182113	C	DATE INCURRED: CONSIDERATION: Pre Petition Goods or Services REMARKS:				\$438.29
Ferrellgas-2113 P.O. Box 173808 Denver, CO 80217-3808						
ACCT #: 115911	C	DATE INCURRED: CONSIDERATION: Pre Petition Goods or Services REMARKS:				\$838.65
Fidelity Communications P.O. Box 669 Sullivan, MO 63080						
ACCT #:	C	DATE INCURRED: CONSIDERATION: Any deficiency from sale of house REMARKS: Home foreclosed in March 2002 Address: 2855 Diederich Rd., Berger, Missouri				Unknown
First National City Mortgage Dept 0107 Palatine, IL 60055-0107						
ACCT #: 5417122414217982	C	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$9,045.21
First USA P.O. Box 94014 Palatine, IL 60094-4014						
ACCT #: E1A10851TF	C	DATE INCURRED: CONSIDERATION: Deficiency after sale..vehicle surrendered REMARKS:				Unknown
Ford Motor Credit P.O. Box 219686 Kansas City, MO 64121-9686						
ACCT #: E1A35268RH	C	DATE INCURRED: CONSIDERATION: Deficiency after sale..vehicle surrendered REMARKS:				Unknown
Ford Motor Credit P.O. Box 219686 Kansas City, MO 64121-9686						
ACCT #: 16159241	C	DATE INCURRED: CONSIDERATION: Collecting for - Missouri Dept of Revenue REMARKS: Creditor listed under Priority Claims				\$0.00
GC Services P.O. Box 898 Jefferson City, MO 65105-0898						
Total for this Page (Subtotal) >						\$10,322.15
Running Total >						\$17,030.81

Debtor

Priscilla J. Karst

Joint Debtor

CASE NO

(If Known)

CHAPTER 7

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:	C	DATE INCURRED: CONSIDERATION: Accounting Fees REMARKS:				\$1,246.25
Hoffman Bricker & Adams, P.C. 16120 Chesterfield Parkway West Suite 135 Chesterfield, MO 63017						
ACCT #: 380002311	C	DATE INCURRED: CONSIDERATION: second mortgage on home REMARKS: 2855 Diederich Road, Berger, Missouri - foreclosurein March 2002				\$48,899.99
Homecoming Financial P.O. Box 890036 Dallas, TX 75389						
ACCT #: 558205171274088	C	DATE INCURRED: CONSIDERATION: Pre Petition Goods or Services REMARKS:				\$5,910.51
Household Finance Corporation P.O. Box 4153 Carol Stream, IL 60197-0001						
ACCT #: Bond No. LRIFSU0290940	C	DATE INCURRED: CONSIDERATION: Pre Petition Goods or Services REMARKS:				\$144,246.87
International Fidelity Insurance Company One Newark Center Newark, New Jersey 07102						
ACCT #:	C	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:				\$1,805.58
Isodore Lamke, Attorney P.O. Box 128 Washington, MO 63090						
ACCT #:	C	DATE INCURRED: CONSIDERATION: Accounting Fees REMARKS:				\$1,300.00
Karen Fisher Peters, CPA 2A Hilltop Village Center Eureka, MO 63025						
ACCT #: 2348	C	DATE INCURRED: CONSIDERATION: Union Benefits May-Sept 01 REMARKS:				\$12,159.25
Laborers Benefit Office 6255 Knox Industrial St. Louis, MO 63139						
Total for this Page (Subtotal) >						\$215,568.45
Running Total >						\$232,599.26

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: Joseph P. Karst
Priscilla J. Karst

CASE NO

CHAPTER 7

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: Joseph P. Karst
Priscilla J. Karst

CASE NO

CHAPTER 7

SCHEDULE H (CODEBTORS)

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Married						
Employment	Debtor			Spouse		
Occupation	Retired Military					
Name of Employer						
How Long Employed						
Address of Employer						

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

Estimated monthly overtime

DEBTOR

SPOUSE

\$3,375.00

\$0.00

\$0.00

\$0.00

SUBTOTAL

\$3,375.00

\$0.00

LESS PAYROLL DEDUCTIONS

A. Payroll taxes (includes social security tax if B. is zero)

B. Social Security Tax

C. Insurance

D. Union dues

E. Retirement

F. Other (specify)

G. Other (specify) Ex-spouse military retirement

\$0.00

\$0.00

\$553.76

\$0.00

\$526.26

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$11.93

\$0.00

\$529.00

\$0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$1,620.95

\$0.00

TOTAL NET MONTHLY TAKE HOME PAY

\$1,754.05

\$0.00

Regular income from operation of business or profession or farm (attach detailed stmt)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above

Social Security or other government assistance (specify)

Pension or retirement income

Other monthly income (specify below)

1. _____

2. _____

3. _____

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

\$0.00

TOTAL MONTHLY INCOME

\$1,754.05

\$0.00

TOTAL COMBINED MONTHLY INCOME \$1,754.05

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER 7

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

.. Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	\$0.00
Are real estate taxes included? <input checked="" type="checkbox"/> Yes .. No	
Is property insurance included? <input checked="" type="checkbox"/> Yes .. No	
Utilities: Electricity and heating fuel	\$250.00
Water and sewer	
Telephone	\$135.00
Other:	
Home maintenance (repairs and upkeep)	
Food	\$425.00
Clothing	\$75.00
Laundry and dry cleaning	\$40.00
Medical and dental expenses (not covered by insurance)	
Transportation (not including car payments)	\$300.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
Charitable contributions	\$25.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	\$160.68
Health	
Auto	\$80.00
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto	
Other:	
Other:	
Other:	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other: Pet Food and Veterinarian	\$85.00
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,675.68
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	
B. Total projected monthly expenses (including separate spouse budget if applicable)	
C. Excess income (A minus B)	
D. Total amount to be paid into plan each	(interval)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER	
A - Real Property	Yes	1	\$0.00			
B - Personal Property	Yes	4	\$29,788.00			
C - Property Claimed as Exempt	Yes	2				
D - Creditors Holding Secured Claims	Yes	1				\$0.00
E - Creditors Holding Unsecured Priority Claims	Yes	2				\$117,269.74
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5				\$278,110.09
G - Executory Contracts and Unexpired Leases	Yes	1				
H - Codebtors	Yes	1				
I - Current Income of Individual Debtor(s)	Yes	1				\$1,754.05
J - Current Expenditures of Individual Debtor(s)	Yes	1				\$1,675.68
Total Number of Sheets of ALL Schedules		> 19				
Total Assets		>		\$29,788.00		
Total Liabilities				>	\$395,379.83	

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 09/06/2002

Signature /s/ Joseph P. Karst
Joseph P. Karst

Date 09/06/2002

Signature /s/ Priscilla J. Karst
Priscilla J. Karst

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None
.. State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
58771.00	2000 - Karst Construction (Priscilla)
-0-	2001- Karst Construction (Priscilla)

2. Income other than from employment or operation of business

None
.. State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
37977.24	2000 - Joseph - Retired Military
39376.56	2001- Joseph
23625.00	2002 - Joseph - January thru July
1885.00	2000 - Priscilla - Ruschhaupt Farms - inheritance
1931.00	2001 - Priscilla - Ruschhaupt Farms
20000.00	2002 - Estate of Esther Askern, deceased, distribution

3. Payments to creditors

None
.. a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Paid only on current bills			

None
b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None
.. a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
In the Matter of the Marriage of Joseph Karst and Priscilla Karst; Cause No. 02-0829	Divorce	207th District Court of Hays County, Texas	Pending

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None
b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None
.. List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Homecoming Financial P.O. Box 890036 Dallas, TX 75389 Account No. 380002311	March 2002 (2nd mortgage)	Block 1413, P 102 S24 T45 R4W Pt NE NE, E of Diederich Rd: 20.150 Street Address: 2855 Diederich Rd., Berger, Missouri 63014-1619 Property valued at \$210,000.00
First National City Mortgage Dept 0107 Palatine, IL 60055-0107	March 2002	Block 1413, P 102 S24 T45 R4W Pt NE NE, E of Diederich Rd: 20.150 Street address: 2855 Diederich Road, Berger, Missouri 63014-1619 Property valued at \$210,000.
Rockwood Bank Eureka, MO 63069	November 2001	Corvette was collateral for non- purchase money loan. Surrendered to bank. Valued at \$13,000.00
Ford Motor Credit P.O. Box 219686 Kansas City, MO 64121-9686	8/18/02	Ford Bronco - Owed \$11,000; Valued at \$8,000.
Ford Motor Credit P.O. Box 219686 Kansas City, MO 64121-9686	8/20/02	1998 F150 Ford Truck - Claim at time of surrender was \$11,696.66. Valued at \$6500.

6. Assignments and receiverships

None
p a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None
b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None
List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None
List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None
List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Law Offices of Fay Cliett Gillham 118 North LBJ San Marcos, Texas 78666	7/15/02	\$1,500.00 (includes \$200 filing fee)

10. Other transfers

None
List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Debtors transferred various amounts from personal assets and Joe Karst's military retirement to Karst Construction, Inc., to try to meet its obligations.		

**UNITED STATES BANKRUPTCY COURT
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AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

11. Closed financial accounts

None
.. List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
Rockwood Bank Eureka, MO 63069	Checking 37776201	November 2001 - \$0

12. Safe deposit boxes

None
p List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None
p List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None
p List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None
p If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None
.. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME
Debtor Joe Karst was divorced from Margiery
Karst in Texas in 1985

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME, ADDRESS, AND TAXPAYER I.D. NUMBER	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Karst Construction Services, Inc. 1307 W Lark Industrial Park Fenton, MO 63026	Construction	1995 - 2001

**UNITED STATES BANKRUPTCY COURT
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IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

EIN 43-1751967
(Priscilla Karst)

None
b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

p

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None
.. a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Karen Fisher Peters
313 E. Franklin
Eureka, MO 63069

DATES SERVICES RENDERED
June 1998-February 2001

None
b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

p

None
c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

p

None
d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

p

20. Inventories

None
a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

p

None
b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

p

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

21. Current Partners, Officers, Directors and Shareholders

None

p

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

p

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None

p

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None

p

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None

p

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None

p

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

25. Pension Funds

None

p

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Joseph P. Karst**
Priscilla J. Karst

CASE NO

CHAPTER 7

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 7

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 8 sheets, and that they are true and correct.

Date 09/06/2002

Signature /s/ Joseph P. Karst
of Debtor Joseph P. Karst

Date 09/06/2002

Signature /s/ Priscilla J. Karst
of Joint Debtor Priscilla J. Karst
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst
Debtor(s)

CASE NO

CHAPTER **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$1,500.00</u>
Prior to the filing of this statement I have received:	<u>\$1,500.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

09/06/2002

Date

/s/ Fay Cliett Gillham

Fay Cliett Gillham

Law Offices of Fay Cliett Gillham
118 North LBJ
San Marcos, Texas 78666

/s/ Joseph P. Karst
Joseph P. Karst

/s/ Priscilla J. Karst
Priscilla J. Karst

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Joseph P. Karst**
Priscilla J. Karst
Debtor(s)

CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 09/06/2002

Signature **/s/ Joseph P. Karst**
Joseph P. Karst

Date 09/06/2002

Signature **/s/ Priscilla J. Karst**
Priscilla J. Karst

Ameren UE
4763234001419/4763234001112/20596-07118
P.O. Box 66529
Saint Louis, MO 63166-6529

AOL
26068590
P.O. Box 29593
New York, NY 10087-9593

AT&T
3753767036
P.O. Box 22111
Oklahoma City, OK 74121-2111

Capital One Services
5178052197160357
P.O. Box 60000
Seattle, WA 98190-6000

Capital One Services
4388641720466450
P.O. Box 60000
Seattle, WA 98190-6000

Carpenter's District Council
1401 Hampton Avenue
St. Louis MO 63139-3199

Famous-Barr
431626621
P.O. Box 52015
Phoenix, AZ 85072-2015

Ferrellgas-2113
2052182113
P.O. Box 173808
Denver, CO 80217-3808

Fidelity Communications
115911
P.O. Box 669
Sullivan, MO 63080

First National City Mortgage
Dept 0107
Palatine, IL 60055-0107

First USA
5417122414217982
P.O. Box 94014
Palatine, IL 60094-4014

Ford Motor Credit
E1A10851TF
P.O. Box 219686
Kansas City, MO 64121-9686

Ford Motor Credit
E1A35268RH
P.O. Box 219686
Kansas City, MO 64121-9686

Franklin County Collector of Taxes
041553
300 E. Main At. Room 103
Union, Missouri 63084

GC Services
16159241
P.O. Box 898
Jefferson City, MO 65105-0898

Hoffman Bricker & Adams, P.C.
16120 Chesterfield Parkway West
Suite 135
Chesterfield, MO 63017

Homecoming Financial
380002311
P.O. Box 890036
Dallas, TX 75389

Household Finance Corporation
558205171274088
P.O. Box 4153
Carol Stream, IL 60197-0001

Internal Revenue Service
43-1751967
3636 South Geyer Rd., Ste 300
St. Louis, MO 63127

International Fidelity Insurance Company
Bond No. LRIFSU0290940
One Newark Center
Newark, New Jersey 07102

Isodore Lamke, Attorney
P.O. Box 128
Washington, MO 63090

Karen Fisher Peters, CPA
2A Hilltop Village Center
Eureka, MO 63025

Laborers Benefit Office
2348
6255 Knox Industrial
St. Louis, MO 63139

Laborers Supplemental Dues
3710 Enright Avenue
St. Louis, MO 63108

Missouri Department of Revenue
16159241
P.O. Box 3330
Jefferson City, MO 65105-3330

Mr. Richard P. Perkins
Diekemper, Hammond, Shinnars,
Turcotte and Larrew, P.C.
7730 Carondelet Ave. Ste 200
St. Louis, MO 63105

Nextel Communications
5001605364*1
Allied Interstate
P.O. Box 364
Minneapolis, MN 55440-0364

P. Daniel Billington
11769771, et al
Baylord, Billington, & Dempsey
30 South McKinley
Union, Missouri 63084

Rockwood Bank
117601
P.O. Box 213
Eureka, MO 63069

Rockwood Bank
Various accounts
P.O. Box 213
Eureka, MO 63069

Sears
167959776417
86 Annex
Atlanta, GA 30386-0001

Stone, Leyton & Gershman
Attorneys at Law
7733 Forsyth Blvd. Ste 500
St. Louis, MO 63105

USAA Federal Savings Bank
5416300504916272
10750 McDermott Freeway
San Antonio, TX 78288-0509

Waste Management of St. Louis
50011424
7320 Hall Street
St. Louis, MO 63147-2606

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Joseph P. Karst**
Priscilla J. Karst
Debtor(s)

CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
-------------------------	-----------------

None

b. Property to Be Retained. (Check any applicable statement).

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming
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None

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: **Joseph P. Karst**
Priscilla J. Karst
Debtor(s)

CASE NO

CHAPTER 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 1

Date 09/06/2002

Signature /s/ Joseph P. Karst
Joseph P. Karst

Date 09/06/2002

Signature /s/ Priscilla J. Karst
Priscilla J. Karst